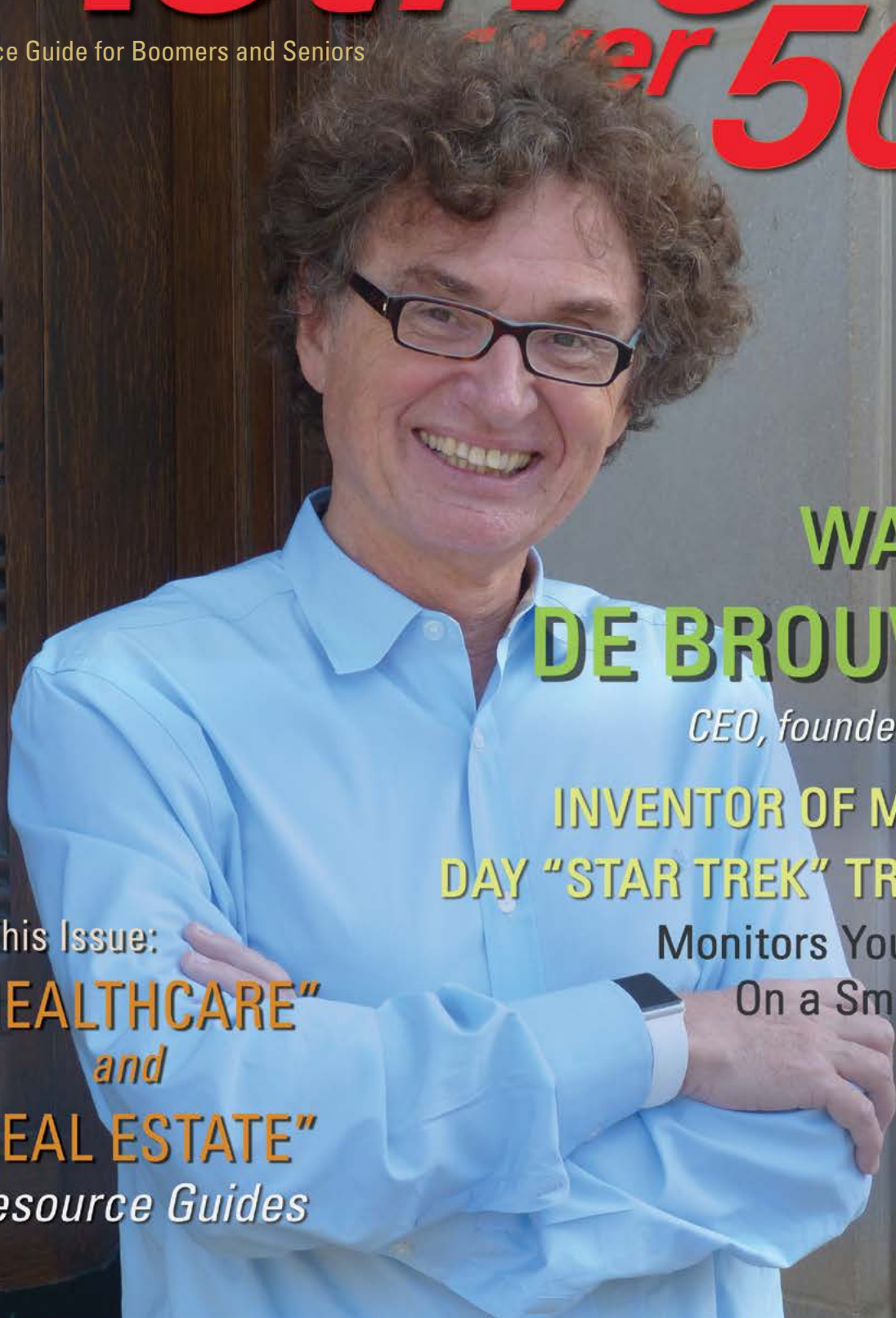


Active Senior 50[®]

Resource Guide for Boomers and Seniors



**WALTER
DE BROUWER**

CEO, founder Scanadu

**INVENTOR OF MODERN
DAY "STAR TREK" TRICODER**

**Monitors Your Health
On a Smartphone**

In This Issue:

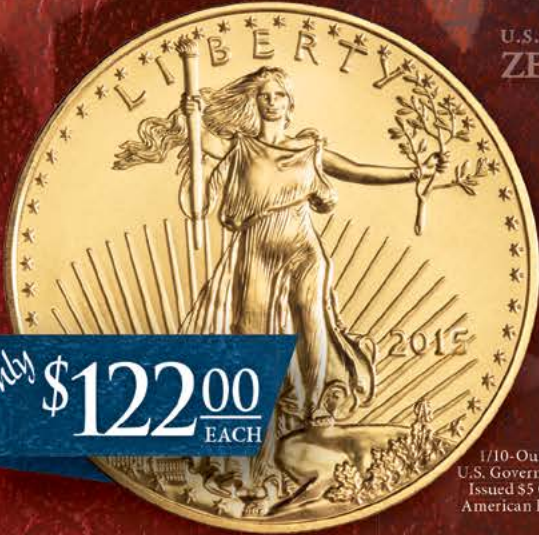
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Publisher's Note

OMG! 10 Years Already!



Hard to believe but this is my 10th year publishing *ActiveOver50*. What started as a 12-page, printed newsletter with no advertising has evolved into a full blown media company offering not only a print magazine but TV and digital products.

It's been an amazing journey and I want to thank the people who helped make it possible:

- My wife Gloria of 47 years, VP/Operations—couldn't do it without her.
- My daughter Charm, associate editor and my #1 cheerleader.
- My regular columnists of many years: Walter M. Bortz, II, MD, travel writer, Don Mankin and Evelyn Preston, Money Lady.
- My readers—all 200,000 in print and online.
- My loyal advertisers—especially realtor Carla Griffin and accountant Merv Roberts who believed in me from the beginning and are still advertising with me.

What hasn't changed is our mission from day one: to encourage and inspire boomers and seniors to stay active as long as possible—physically, mentally, socially and spiritually.

And the journey continues. In 2016, we're partnering with NBC Bay Area to produce a 30-minute TV series on COZITV. If you like *ActiveOver50*, you'll love the new TV series. Stay tuned!

Keep those emails, phone calls and letters pouring in. Your comments "keep me going." Love to hear from you on any topic. You can reach me at larry@activeover50.com or call **408.921.5806**.



Cover photo of Walter de Brouwer: Harvey Gold of Saratoga, CA.



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“Mind-boggling” New Technologies In Healthcare Industry

Innovations are driving new and exciting changes in healthcare never before thought possible. Innovations from nanobots in blood to head transplants and mind transfer to Star Trek-like “tricoders.”

Hospitals are at the forefront of using the latest technologies to improve the quality of care for their patients.

“We’re one of the very few U.S. hospitals using the BrainLab Airo Mobile CT which enables physicians to do CT scans during surgery,” Mike Johnson said, president and CEO of Regional Medical Center of San Jose.

“This provides more comprehensive information for more precise surgeries. Regional is also a Joint Commission-Certified Comprehensive Stroke Center where the stroke treatment window is extended because of Neuro-Interventional Radiology procedures. The result is better outcomes and better quality of life for our stroke patients.”

Regional is a technologically advanced Level II Trauma Center, Heart Attack Receiving Center and Community Cancer Center.

Mobile technology is also changing the healthcare industry.

“Recent advances in technology (sensors, algorithms, machine learning) have allowed us to build consumer devices that simply weren’t possible a decade ago,” Dr. Walter de Brouwer said, CEO and founder of Scanadu. “All that is possible thanks to the smart phone.”

“With Scanadu, for example, once consumers have their personal data and understand it with the help of doctors, they can make changes in their lives to improve health—potentially catch illness or chronic disease early, reduce healthcare costs and even begin to predict health issues.”

Dr. Brouwer predicts a world where everything in our bathroom is gathering data.

- Toothbrushes will measure fluoride, remember cavities and notify you of bad breath.
- Glasses will monitor your eyesight and advise correction.
- Combs will screen follicles, report of dandruff density and scan for fungus or lice. Tissues will examine snot and mucus when you blow your nose. This data will be processed, displayed and actionable in real time to your database and to your doctor, all through mobile technology.

Wearables are big business. Over 70 million tracking devices have been sold to date including:

Apple Watch—feature-packed, with solid fitness software with hundreds of health and fitness tracking apps.

Fitbit—fitness products that help you stay motivated and improve your health by tracking your activities.



Gadgets that help seniors live independently and safely in their own homes have been around for awhile but are now catching on fast thanks to new technology—video monitors, sensors, medical alerts, etc.

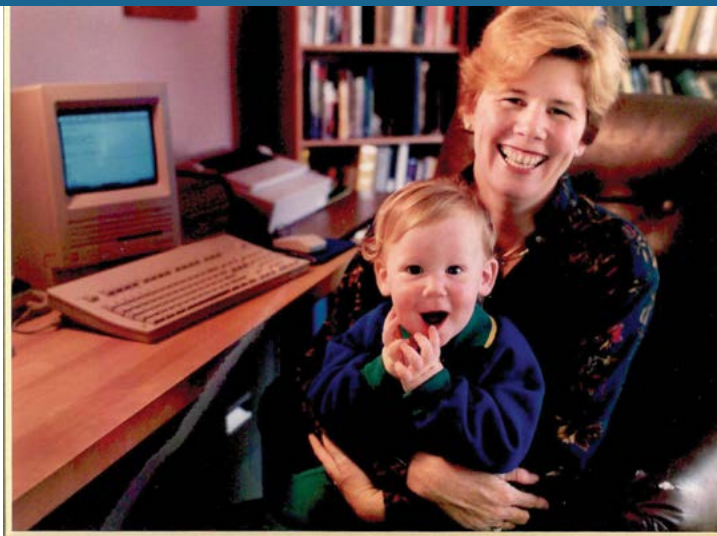
Some leading healthcare technologies coming your way sooner than you think include:

- **Tricoders**—already here. Scanadu’s Scout tracks your blood pressure, heart rate and temperature.
- **Nanobots in blood**—to destroy bacteria and other pathogens.
- **BioSensors**—incorporated within your clothing to provide doctors valuable feedback for a range of health issues.
- **Robotic Surgery**—gives surgeons the tools they need to practice and get it right before performing surgeries.
- **Blood-Testing**—ability to run tests with micro samples of blood quick and cheap.
- **Mind Transfer**—controlling prosthetic arms with your mind.

Technology is transforming the entire healthcare industry. These innovations are helping us enjoy a longer, healthier and better quality of life.

“Boomers Primed for Digital World”

By Mary Furlong, Mary Furlong & Associates



Turn back the clock to the 1980s when my children were curious little ones. They loved to read and explore all of the latest technologies around the house—like our iconic first-generation Mac.

In 1985, I was celebrating the news that my nonprofit organization, *SeniorNet.org*, was getting funding from the Markle Foundation and the dream of creating a social network for seniors could be a reality.

This at a time before AOL, Facebook or Skype had emerged on the digital scene.

Thirty-five years ago—it seems like yesterday and I sound like my grandparents. Why?

Could it be that, at 67 years of age, I’m still chasing the same vision but just using different tools and methods? For example, my Apple iWatch connects me to family and friends and has become my “go to product.” It has helped me get a jump-start on fitness and lose 40 pounds while facilitating other aspects of my daily life. It gives me weather reports, lets me text and enjoy my photos and it tells time!

We boomers are ready for companies offering digital services that can help us with driving (*Uber*, *Lyft*, *SilverRide*), meal delivery (*Blue Apron*), household projects (*TaskRabbit*), caregiving support (*CareLinx*), pet sitting (*DogVacay*), and garbage take out (*TrashDay*).

All we need is a smart phone and the ability to navigate new user interface designs.

We’re primed to embrace the On Demand Marketplace. Personally, I use Uber every week. This week, I rode with a retired high school history teacher, a retired bartender and a janitor. Though many boomers are just learning of the brand, they’re considering it to help finance their longevity.



In my book, *Turning Silver into Gold*, I describe how “every dissonance of aging is a market opportunity.” In January 2016, the 76 million boomers will start to hit 70!

A recently released report by the California Healthcare Foundation (CHF) describes physical changes boomers will experience: **Hearing** – impairment worsens 10% per decade; **Eyesight** – vision changes in the 50’s; and **Dexterity** – arthritis in the hands affects the ability to manage dials.

In the October 2015 CHF report, Laurie Orlov describes various gadget and technology enabled services such as sensor-based activity trackers,

wearable patches, mobile applications and personal health devices and how “together these markets have rapidly reached eye-popping numbers—\$4 billion invested in 2014 alone.”

In an interview with Marc Ramos, Technology Training Specialist at Santa Clara University, we discussed how he provides much needed technology training to help faculty stay current in their jobs. Overhead slides and whiteboards have been replaced by YouTube clips, hybrid learning and collaborative tools that make having global guest speakers a reality.

Time spent with Marc in the training lab helps to give me relevant knowledge and keeps me current with the latest generation of students.

And yet, the challenges prevail. Loneliness still is a huge social need in the U.S and around the world. Perhaps one day, we will see and fund a ‘widows’ support network.

We will move as IBM and Apple did in Japan and make sure all older adults can access services remotely. In addition, we will fulfill the original promise of SeniorNet—to find our world digitally connected with an enlightened, empowered and healthy group of older adults sharing their knowledge and wisdom with a broader community.

Mary Furlong & Associates (MFA) is a strategy, business development, marketing and public relations communications firm. To learn more, go to maryfurlong.com. 415. 902.8671.

Health Apps Galore

Over 5,000 medical, health and fitness apps are available for smartphones today. By next year, approximately 500 million smartphone users worldwide will be using a health app.

Apps monitor nearly every aspect of health, including exercise, weight, blood pressure, cholesterol levels, sugar levels, heart rate and sleep quality and some can even claim to detect cancer.



INTERESTING APPS

Apple HealthKit gives you a dashboard of your health and fitness data.

Doctor OnDemand lets you see a doctor for a video consultation, have that doctor write you a prescription or just get your questions answered.

HealthTap is an app and website that lets you have a virtual medical appointment with a doctor or just get your questions answered.

HelloMD specializes in finding specialists such as the right certified doctor or surgeon but not in getting immediate care.



LiveHealth Online is a telemedicine service that lets you see a doctor via video call and even get a prescription.

Microsoft HealthVault is an online service and mobile app where you can keep your own medical records safe and up-to-date.

PillPack is a prescription-by-mail service that puts your medications into date-and-time stamped single packets.

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Electronic Documentation For “End of Life” Directive

By Rush Barlett, Vynca

Let’s be honest. Nobody wants to plan for the end of their life when they wake up in the morning.

It’s the last thing many of us think about, and frankly, why should we? Talking about your death is depressing. Yet somehow, as depressing as this topic is, many get up the courage to get the affairs in order with an advance directive or living will.

Then we go about our lives, all but forgetting that piece of paper with the plan on it. We paid the lawyer to take care of it after all. One day, the unthinkable happens; you’re diagnosed with an incurable illness that is probably going to take your life.

At this point, a care plan is drafted and the might of the health system goes to work to cure you or at least try to give you some more time.

But as the difficult months drag on, it becomes increasingly clear that the treatments are not working and there is nothing more that can be done. At this point, it’s not a matter of how you’re going to die, just a matter of when.

After taking some time to come to the reality of what is happening, you go back to your doctor who asks about your care preferences. At last, something you have under your control because after all, you paid your lawyer to fill out your Advance Directive.

Unfortunately for many people, the story doesn’t end there. Advance Directives, while helpful, are not medical documents. Their legal power is generally reserved to designate a decision maker for you in the event that you cannot speak for yourself.

So if that decision maker is not reachable at 3am when the unthinkable happens, then the doctors do everything which means it is often too late to change course when they finally reach your decision maker.

By the time someone has reached a life expectancy of less than a year, it is time to talk to your doctor about a POLST form. POLST stands for Physician Orders for Life Sustaining Treatment. Unlike Advance Directives, POLST forms represent a doctor’s orders and can be acted upon in an emergency to honor a patient’s wishes similar to informed consent.



POLST forms are signed by the patient and a physician. It tells your doctor, in medical terms, what you want done or not done. Unfortunately, paper POLST forms and Advance Directives sometimes contain errors and are often lost before they are needed. In addition, if you give a copy to your doctor in a clinic to add to your electronic medical record that does not always mean it will be shared with the emergency room at a different location.

Vynca’s objective is to make error free forms available at any location a person could receive emergency care. And to ensure that your choice of how to end your life can be honored.

Vynca is a software company that was born out of the Stanford program in Biodesign. Its mission is to complete, store and access POLST forms across the continuum of care. To learn more, go to vynca.org. 918.688.4303.

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Technology Helps Those With Dementia

By Jack York, It's Never 2 Late

The last few years have seen an exponential growth in the use of technology by older adults. Whatever metrics you look at: (Internet usage, iPad sales, Facebook, etc.)--all demonstrate the same outcome: "the "aging market" is a growth engine for technology.

The stereotypical perspective of this growth, however, is the happy, healthy, busy 65 to 75 year old pecking away at his or her iPad, loading conventional content, staying engaged and connected with family and friends.

However, the demographic virtually forgotten in this revolution is the person one step removed from that perception, the older adult, sometimes much older adult that may be dealing with various types of physical and cognitive disabilities, particularly dementia.

Our company has been trying to change that perception since our inception in 1999. We have been driven since day one to show older adults dealing with physical and cognitive disabilities (and most importantly, their families) that technology is as relevant for them as it is for the 72 year old playing tennis on Tuesdays and Thursdays.

It's taken a long time and multiple technological innovations to succeed in changing that perception.

Our model--for now--is not driven to provide technology for individuals living at home. We deliver our technology into nursing homes, assisted living communities and adult day programs throughout the country.

Over 2,000 different communities have our systems up and running.



Jack York demonstrating system with executive director Sally Plank of Sunny View

We integrate multiple touch screen experiences all designed to reach individuals wherever they are physically or cognitively.

Most of us are so used to dramatic technological innovations that we easily become cynical and take giant leaps of technology for granted.

Not so for the large number of individuals living with dementia in nursing homes. The look of absolute astonishment on their faces when exposed to off the shelf technologies (Skype, Google Earth, Kinect) is priceless.

One of our clients in the San Francisco Bay Area is the Sunny View Retirement Community in Cupertino, CA--a member of the Front Porch communities and services. In June 2015, Sunny View launched in2L system as part of a research study driven by the Front Porch Center for Innovation and Wellbeing. In just a few short months, they have seen these results among their patients:

- Overall increase in energy level by 30%
- Overall mood improvement by 24%
- More group interactions by 22%
- Improved motor skills by 16-38%
- Staff-resident relationship improvement by 25-27%
- Staff-resident family relationship improvement by 43%
- Improved most recent family visit by 57%

"This 'inspirational technology' has been a game changer for our Sunny View Community," Sally K. Plank said, executive director of Sunny View. "It encompasses a way to engage all residents, staff and family like no other platform I have ever seen."

Individuals struggling with what type of community to choose for their mom or dad are starting to demand these types of experiences.

To learn more about "It's Never 2 Late," contact Jack York at 303.806.0797. www.in2L.com.

I think I set a new record.

How did it go last night?



John Donaghue is the creator of "Under Cardiac Arrest" comics. Living in San Francisco, he is "Active and Well Over 50." To see more comics, go to UnderCardiacArrest.com



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“Will I Get Sick As I Grow Older?”

By Moira Fordyce, MD, MB ChB, FRCPE, AGS

Over my years in practice caring for older adults, my patients have asked me questions like the following many times. Here are my answers.

Will I get sick as I grow older?

Disease or illness is not caused by growing older. Although we might not be as flexible as in former years and we take longer to recover if we do get sick, illness is the result of the same things that caused it when we were younger, for example infection and injury.

A good health care practitioner will look for a reason if you become sick or just don't feel right, and will NOT say “Well, what do you expect at your age?” Early diagnosis and effective treatment at any age can mean a return to good health.

My father became disabled when he grew older. Will this happen to me?

Although you have a lot in common with your parents, you are not the same as them. You are unique and won't necessarily grow old the way they did. We now know about the health benefits of:

- Eating a good, varied diet
- Exercising every day
- Not smoking
- Using sunscreen
- Getting our flu and other shots
- Keeping our brain active
- Socializing with all ages

These all help us to age well.



My mother fell twice in the past few weeks but fortunately didn't hurt herself. What should we do about the falls?

Ask her to see her doctor for a thorough check up. A series of falls in an older adult can be caused by hidden, treatable disease, for example, a chest or urinary tract infection. She should take all her medications to her doctor for review, prescription, bought at the pharmacy without prescription and all herbal and alternative therapies. Some medications can cause dizziness and falls.

How safe is her living environment?

Loose rugs, clutter, uneven surfaces, pets underfoot, stairs with unmarked edges, and poor lighting can all contribute to falls. Grab bars in the bathroom promote safety as do well-fitting, comfortable shoes.

I noticed some blood in my bowel movement the other day. What should I do about this?

There are many reasons for blood in the bowel movement. Most are due to conditions that are not life threatening but nonetheless should be treated—an example is hemorrhoids.

However, the bleeding could be a sign of cancer of the bowel. Fortunately most bowel cancers grow slowly and spread late so early diagnosis can mean cure. Visit a savvy health professional ASAP and have this

thoroughly investigated. Black, sticky (tarry) bowel movements should also be reported ASAP and a reason for them sought.

Sometimes I can't get to the bathroom in time and I leak urine. I'm so ashamed. I guess this is just part of growing older?

This is not part of normal aging. See a doctor who is experienced in the care of older adults, who listens to you and answers your questions. You need a good general health evaluation plus a thorough evaluation of your whole urinary tract. Some forms of urine leakage can be cured—ALL can be helped.

I have had a sore on my face for several weeks. It hasn't changed much. What should I do about this?

An ulcer or sore anywhere on the body that is slow to heal should be checked by a healthcare professional. It could be a skin cancer most of which fortunately respond well to treatment. Don't delay. The earlier the diagnosis is made, the better the result of treatment.

*Got a question for Dr. Moira Fordyce?
Email: moiraf9@gmail.com.*



Technology Allows Seniors To Live Safely at Home

By Canan Sonuk, AUXILIO – Home Aide

A growing population of seniors with longer life expectancies means there is an increased demand for products to help alleviate mobility issues. Using technology to improve elder care is rapidly being embraced by boomers and their loved ones.

Seniors are enjoying an active lifestyle while turning to state-of-the-art devices. However, seniors and their loved ones are sometimes overwhelmed with so many new options, i.e., which product fits better with their lifestyle?

As many as 90 percent of elderly say they want to remain in their own home and community– not only independently but also safely and comfortably regardless of their age, income and ability level.

Children of aging parents worry if mom or dad or even their grandparent is going to trip and fall, leave the stove on or forget to take their medication.

Many organizations are encouraging local communities around the world to host events and competitions for new, innovative products and services that promise to improve the lives of older adults. Some are working to revolutionize the way neurological disorders are screened and diagnosed. While others are participating in groundbreaking trials to cure and/or treat dementia.

Gadgets and apps remind seniors to take their medication and let others know if they don't. Technology is also allowing people to keep an eye on older family members as families spread out geographically.

New technologies enabling seniors to maintain independence include: monitoring services, TV-based caregiving platforms, automated medication dispensing systems, personal emergency response system, big button phones, health tracking gadgets, temperature-activated flow

reducers and home security systems. Other systems go one step further, using video or wireless networks to automatically detect when a person has fallen and alert first responders.

Technology is not only making it possible for many to live in their own home longer and safer but also keeping them connected socially via Facebook and Skype. Technology is helping seniors pursue their dreams to the fullest.

Technology will continue to play an important role of helping our seniors but help from caregivers remains an essential role for many.

Canan Sonuk is the owner and founder of AUXILIO-HomeAide, a home care provider in the San Francisco Bay Area. She can be reached at 408.489.9674.

Email: info@auxilio-homeaide.com. www.auxilio-homeaide.com.



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Are You at Risk for Type 2 Diabetes?

Four Easy Tips for Prevention

By Marc Jaffe, M.D., Kaiser Permanente

Diabetes affects more than 20 million people in the United States and many of those who have diabetes are older adults.

A study in the Journal of the American Medical Association found that baby boomers — born between 1946 and 1964 — are more likely to be obese and have diabetes compared to their parents, despite significant medical advances during baby boomers' lifetimes.

The good news is older adults can take steps to prevent the more common Type 2 diabetes.

"We know based on a large clinical trial, the Diabetes Prevention Program, that the best way to prevent Type 2 diabetes is through making healthy lifestyle choices," said Marc Jaffe, M.D., Kaiser Permanente endocrinologist. "Even small changes can make a difference and it is never too late to start making healthier choices."

Below are a few basic questions, answers and tips to help you understand and prevent diabetes.

What Is Type 2 Diabetes and Why Should I Care?

Type 2 diabetes is a chronic condition. It prevents your body from turning food into energy. Diabetes can lead to heart disease, stroke, blindness, kidney failure and amputation.



How Do I Know If I'm At Risk For Developing Diabetes?

Risk factors for Type 2 diabetes include having prediabetes, being age 45 or older, having a family history of diabetes, being overweight, not



exercising regularly, having high blood pressure, having low HDL (also known as "good" cholesterol) and/or high levels of triglycerides, being a member of certain racial and ethnic groups (e.g., Non-Hispanic Blacks, Hispanic/Latino Americans, Asian Americans and Pacific Islanders, and American Indians and Alaska Natives), and being a woman who had diabetes during pregnancy.

How Do I Prevent Diabetes?

1) Stay at a Healthy Weight

A healthy weight is one that is right for your body type and height and is based on your body mass index (BMI) and the size of your waist. Losing as little as five or 10 pounds can make a big difference in your risk of developing diabetes and can also improve your blood pressure, cholesterol, mood and self-confidence. Maintaining your weight is also important because the natural tendency is to gain weight as you age. So if you don't gain weight, that's a victory too.

2) Exercise Regularly

Exercise 150 minutes a week. Try walking 30 minutes a day at least five days every week. It's fine to be active in blocks of 10 minutes or more throughout your day and week. If you're able, walk the stairs instead

of taking the elevator. It's wise to check with your physician before starting an exercise program

3) Eat Healthy

Eat a balanced diet, including whole grains, lean sources of protein and vegetables. Lose weight if you need to by eating fewer calories and exercising more. For example, try having a salad instead of pizza.

4) Quit Smoking

Although tobacco does not increase the chances of diabetes, it can increase the chances of heart attack and stroke so it is especially important to avoid tobacco if you are also at risk of developing diabetes.

To learn more about diabetes, visit kp.org and click the health and wellness tab. Also, check out kp.org/carestories for videos about diabetes and other conditions. For questions and advice about a specific condition, talk with your physician.

Marc Jaffe, M.D., is a Kaiser Permanente endocrinologist and internist at Kaiser Permanente South San Francisco Medical Center. He also works with the organization's Cardiovascular Risk Reduction Program, known as the PHASE program, to develop ways to improve cardiovascular health for members throughout Kaiser Permanente.

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Here's a current patient's success:

"For 15 years, I have been dealing with health problems including diabetes, high blood pressure, high cholesterol, digestive difficulties, etc. With all the medical treatment I have had, I have never had the sense that I am getting better, only slowly getting worse. I went to a seminar given by Dr. Gringeri and really liked what he had to say. I needed to do something because my future looked very grim.

I have only been under Dr. Gringeri's care for about two and a half months. I am sleeping much better. My constipation and diarrhea is gone. This alone has been such a relief! My A1C was 7.9 and is already down to 6.0. I just had more lab work done with my MD's and they are all amazed at my great improvement. I consider that what Dr Gringeri does is nothing short of amazing." U.A. Palo Alto



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Walter de Brouwer

Age: 58

Occupation: CEO and Founder of Scanadu

Education: Walter earned a master's degree in linguistics from the University of Ghent and a PhD in Semiotics from Tilburg University, Netherlands

Marital Status: Married

Residence: Los Altos, CA

How did you come up with the idea of Scanadu?

In 2005, my wife Sam and I spent a year in the hospital with our son who had suffered a severe brain injury. We were completely in the dark about medicine, and felt such a sense of powerlessness. To cope with this frustration, we began to log the numbers on the machines and teach ourselves what certain patterns meant. Once we understood the data, we felt at ease and were able to have better conversations with the doctors and even began to help the other people in the hospital.

I realized that there is no device right now that gives us, the consumer, this type of information. I grew up with Star Trek and as a Baby Boomer it deeply influenced me, I look at the TV series as a business model. For me with the Tricorder as one of the ultimate device. In 2010, with recent advances in sensors and mobile technology, I set out to make it a reality. Our mission is to make this the last generation to know so little about our health.

“We want to give 8 billion people access to quality healthcare on their smart phone.”

What are you trying to do?

We want to give 8 billion people access to quality healthcare on their smart phone. It will not only empower the consumer like never before but also help improve the conversation you have with your

doctors. With Scanadu Scout for example, our first goal is to reduce anxiety by giving consumers access to all their vital signs including cuffless blood pressure, heart rate, temperature and SpO2 in seconds.

As we become more informed about our health, doctors will no longer act as accountants of our health records but information analysts. Medicine will belong to the people and will no longer be locked inside the walls of the hospitals.

This reduction of anxiety for the consumer means less trips to the doctor (or quicker trips) which will ultimately result in a cost savings as well.

What is a medical “tricorder” and how does it work?

Scanadu Scout is a vital signs monitor that in under 40 seconds measures heart rate, temperature, SpO2, and systolic and diastolic blood pressure-cuffless. It takes these readings simply by holding the device



Scanadu's Scout medical device

to your left temple and then the data is sent to your smartphone via Bluetooth where you can track and trend your vitals over time. Users also have the ability to save their past scans, and check their personalized baselines from all those vitals signs. A bit like a time machine for your health.

Benefits to the consumer?

The Scanadu Scout will empower consumers with information about their own health. The only tool we have at home right now is the



“It’s my mission to make this generation the last to know so little about our health.”



Walter de Brouwer testing new products in the lab

thermometer and sometimes clunky and confusing blood pressure monitors, but there are so many other important health parameters that we need to understand. With Scanadu Scout, consumers will be able to establish a personalized baseline - not everyone’s average temperature is 98.6 degrees. In fact, medicine, diet and exercise can all affect your readings. Understanding that will lead to better decision-making and improved conversations with your doctor. For those with chronic diseases or are frequently sick, this information is invaluable to both the consumer and the physician.

FDA approval?

We are currently submitting for FDA clearance. Our goal has always been FDA clearance from the start because we cannot have a consumer device on

the market without it. In our opinion, there’s no room for compromise. Consumers want the same information that doctors have and doctors must be able to trust the health information patients are sharing. Trying to do something like this, in the medical field, without the FDA is a lost battle.

Besides Scanadu “Scout,” any other products in the works?

We’re working on Scanadu Urine—a full-panel urinalysis test that sends results to your smartphone in about a minute. Scanadu Urine is designed to analyze important information on women’s health factors, pregestational diabetes, complication during pregnancy, nutrition, hydration and the health of internal organs. Imagine knowing if you have a UTI, right from your smartphone!

How is technology changing healthcare?

Recent advances in technology (sensors, algorithms, machine learning) have allowed us to build consumer devices that simply weren’t possible a decade ago. These sensors give us access to data that has never been tapped. All that is possible thanks to the smart phone.

With Scanadu, for example, once consumers have their personal data and understand it with the help of doctors, they can make changes in their lives to improve health, potentially catch illness or chronic disease early, reduce healthcare costs and even begin to predict health issues.

In the future, I see a world where everything in our bathroom is gathering data – toothbrushes will



Sam and Walter with Scanadu Urine and Scout

*“In the future,
I see a world where
everything in
our bathroom is
gathering data.”*

measure fluoride, remember cavities and notify you of bad breath. Glasses will monitor your eyesight and advise correction. Combs will screen follicles, report of dandruff density and scan for fungus or lice. Tissues will examine snot and mucus when you blow your nose. This data will be processed, displayed and actionable in real time to your database and to your doctor, all through mobile technology.

Unlike today, you will have extensive medical records because you are healthy. It’s my mission to make this generation the last to know so little about our health.

Biggest challenge you face?

We want to bring the complex technology in the ER and your doctor’s office straight to you anywhere anytime. To do this we have to make the experience as seamless and understandable as possible, even when there is complex tech and algorithms happening on the other

end. To fuse these two things is a huge technological challenge. There are also many unseen things—sourcing materials, manufacturers, shipping and overseeing production at all stages – that go into the final product.

How do you take care of yourself? Hobbies?

Like many of us I am keeping track of my vital signature (a collection of new vital signs for the 21st century): activity, weight, sleep, stress, food, lipid panel, vital signs (especially blood pressure and heart rate). I also do regular blood tests and chase these values by experimenting how I can impact them. I am interested in microbiome and genomics as well.

How do you stay fit and happy?

I have my family and my company. Most of us baby boomers have someone to care for and spend daily time on it. In my case, it is my son helping him with rehabilitation and mobility. For a lot of my friends, it is their spouse or their husband or their parents or parents in law. We have all become citizen doctors.



Sam checking her vitals on a smart phone

“It Pays to Shop Around For the Right Dentist”



By Larry Hayes

Recently, my former dentist recommended that I needed three crowns to replace some old fillings on my front teeth that became stained and worn through the years.

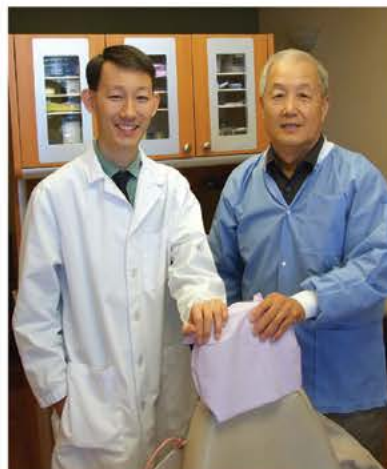
“Is there an alternative treatment?” “No” was the reply.

The cost seemed awfully high so I sought a second opinion and I’m glad I did.

Dr. Louis Hau examined my teeth and listened to “what I wanted” which was not a “Hollywood” smile. He explained that there was another less costly option besides crowns. My wife and daughter both later commented: “Nice job.”

What I got from Lou was an honest evaluation. No hardsell or “upselling” like some dentists pressuring you for extensive and expensive work.

Lesson learned: *Shop around. There is always another option and usually less costly.*



About Hau Dental Group

A family practice, Dr. Lou and son Phil have been in business for 40 years in San Jose, CA. Several staff members have been with them from the beginning. Services include oral health and treatment, cosmetic dentistry and dental implants using state-of-the-art equipment. **To learn more, call 408.246.8686 or visit www.haulevineandmalmberg.com.** Office is located at 888 Saratoga Ave, Ste. 100, San Jose, CA.

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Sell Your Home "AS IS" or Fix It?

By Debra Schwartz, Keller Williams Realty



Can you sell your home "AS IS" in today's market?

Of course! The real question should be: is your goal to net the most money possible for the home or is it convenience?

Most would say somewhere in between.



According to the 2015 (San Jose) Cost vs Value Report, minor kitchen remodels can return 131% of the cost. A new front door or garage door can return 149% to 159% respectively. It's advisable to have property inspections performed before committing to repairs to be sure there are no major issues hiding from view. And, there may be a few mandatory "point of sale"

requirements for smoke and carbon monoxide detectors or water heater strapping even for "AS IS" sales.

Most buyers can't visualize how great a home will look with a coat of fresh paint and minor updates and they think minor repairs cost major dollars. Getting advice from a real estate professional about what buyers are looking for in today's market, getting the home inspected and doing a few updates can really bring great returns.

If convenience or a quick sale is important, then selling "AS IS" may be your best option. "AS IS" sales are subject to buyers' review of inspections – yours, theirs or both. Keep in mind that even when you don't want to do any updates or repairs, homes look far more attractive to prospective buyers if any clutter is cleared and non-essential belongings are packed. Not only will your home show better but you will have less work to do when you are faced with moving.

One final pre-sale consideration is home "staging." Once your belongings are stored, updates are completed and the home cleaned, the addition of designer accessories or new furniture can bring even greater returns. In a survey by *The International Association of Home Staging Professionals*® and

StagedHomes.com® 95% of staged homes sell on average 17% higher price and more quickly than non-staged homes.

This means that a simple home without a lot of updates can be transformed and sell for a higher price.

Your real estate professional can advise you about everything from staging services to inspection companies to cost effective repairs and help you with planning and implementation so these details won't be too overwhelming.

For more information, contact Debra Schwartz. 408.529.0099, debraSchwartz.com, Keller Williams Realty—Silicon Valley



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HOW to Choose a Realtor



Finding the right realtor to buy or sell a home is a challenge, especially for seniors who are looking to downsize or move into a retirement community.

Home equity is often their greatest asset and the main source of wealth for retirement which is why picking the right real estate agent is so important for seniors.

“Choose an agent like you would have chosen an employee when you were working or like you would have chosen a caregiver for your children,” said realtor Nancy Goldcamp of Coldwell Banker, Palo Alto, CA. “Choose someone you believe and feel you will like to have around as you will be in an intimate, sometimes intense, relationship with her/him.”

“A good agent is a lot like a solid, reliable business partner—someone who will look out for your best interest.”

Other questions to ask realtors include:

- Experience—how long in business
- Knowledge of the area you’re moving to
- Type of properties sold and how many
- Marketing tools used to promote your property
- Communication tools used to stay in touch with you

Importance of a Seniors Real Estate Specialist (SRES®)?

“Hugely important,” said realtor Skip Frenzel of Agape Long Term Life Insurance who teaches a SRES course.

“We help realtors understand that seniors are at a different stage in their lives and need to be treated accordingly. A SRES designee can help determine the best residence option for you because they understand your needs.”

Adds Carla Griffin of B&A Realtors at the Villages Golf & Country Club in San Jose, CA— “Moving or downsizing at age 75+ is totally different than at 40 or 50. “A real estate agent specializing in seniors knows the differences and how to make the transition as smooth and easy as possible.”



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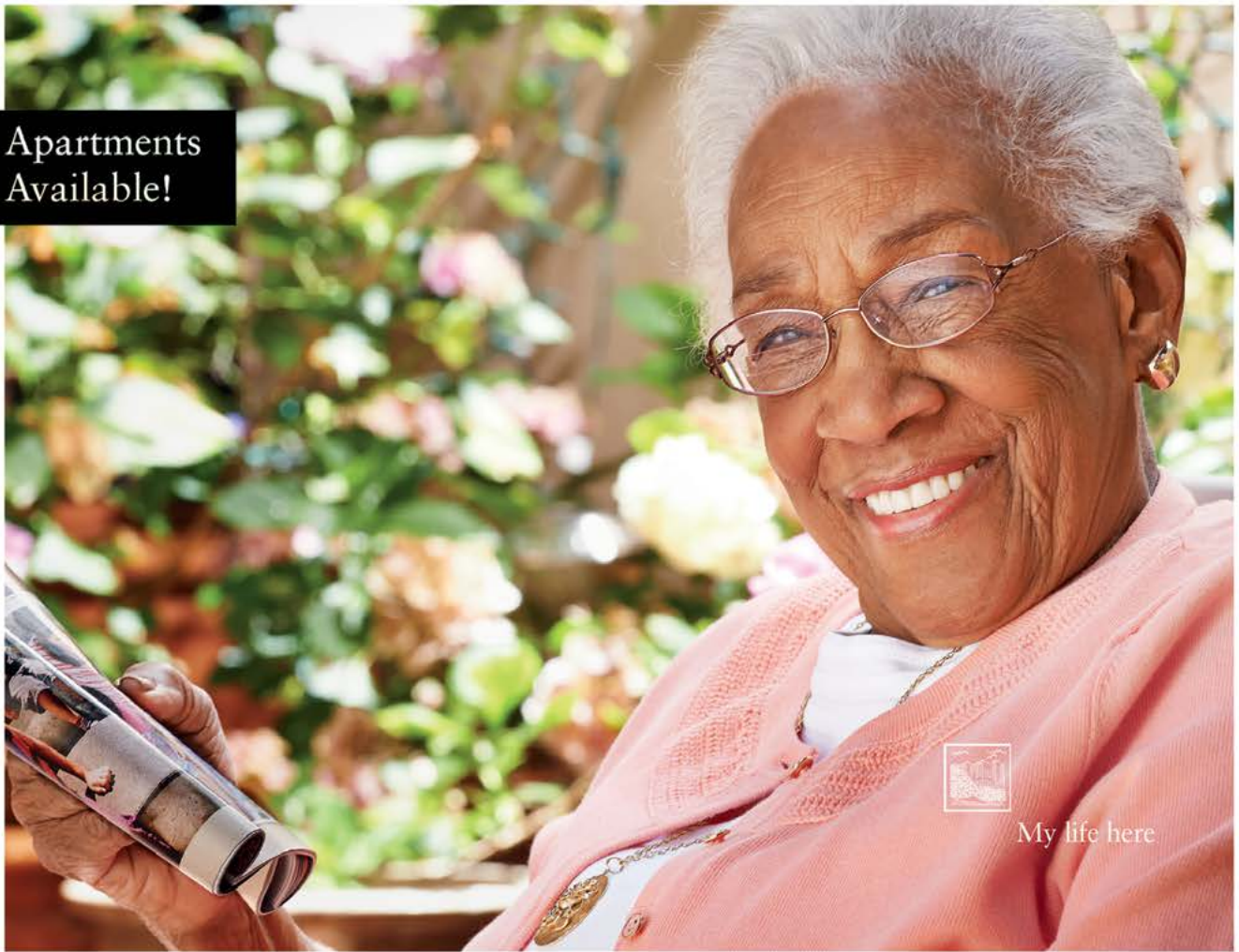
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Capital Gains.

Pay the IRS or Pay Yourself

By Anita Gat and Joan Chintz,
Keller Williams Realty

Do capital gains taxes keep you from selling your highly-appreciated property?

If you're reluctant to sell your home because of the capital gains taxes associated with the sale, the way out may lie with a powerful tax tool called the Deferred Sales Trust™ (DST™).

This tax code-compliant solution provides you with an income for a specific period of years or for life from the sale of your asset. With additional planning, you can transfer the balance due to you from the trust onto your heirs —without any current income tax, probate costs or delay and (in most cases) estate tax free.

Various types of trusts are used by millions of Americans to protect and preserve their wealth. The Deferred Sales Trust is a smart, fully-legal solution whereby you can defer capital gains upon sale of your assets and be repaid over time, based upon your specific needs and income requirements. The DST is neither a 1031 exchange nor a charitable trust.

It is a legal contract between you and an independent, third-party trust in which you sell real property, a business or other appreciated assets to the DST in exchange for the DST paying you a certain amount over a predetermined period of time in the form of a promissory note.

The tax code does not require payment of the capital gains taxes until you receive installment payments that include the principal repayment. If you want income but do not want to pay capital gains taxes, you can agree to installment



contract terms that pay interest-only payments for a period of years from the reinvested sales proceeds.

The DST can be used with the sale of primary homes, rental properties, vacation homes, commercial properties, hotels, retail developments, land, options to purchase real estate and more.

To learn more about the Deferred Sales Trust, go online to myDSTplan.com / anita or contact us. Realtor® Anita Gat, SRES®, Keller Williams Realty, can be reached at 650-906-0640 or anita@BabyBoomerLady.com. Broker Associate Joan Chintz, SRES®, CIPS®, Keller Williams Realty, can be reached at 650-533-5082 or jachintz@aol.com.

Pay the IRS **OR** Pay Yourself

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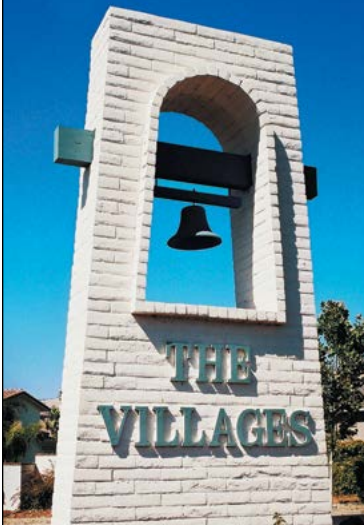


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What To Do with Your Stuff

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Foreword written by Hardin L.K. Coleman, Ph.D.
Dean and Professor of Counseling, Psychology and
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Lois G. Tager M. Ed., CSA

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Lois Tager is the Director of Geriatric Care
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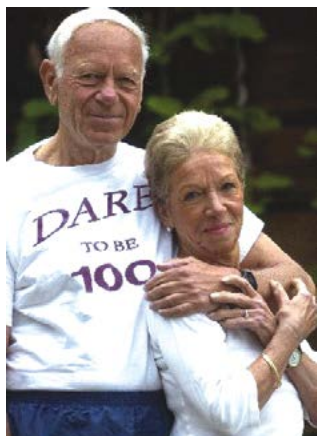
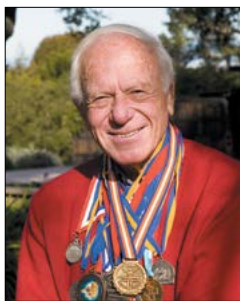
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Run Ruth Run.

A Farewell to My Wife of 62 Years

By Walter M. Bortz, II, MD

My wife of 62 years died recently. The proximate cause of her death was a head injury suffered when she struck her occiput on the edge of a bedside table.

The ultimate cause of her death was Alzheimer's disease that had ravaged her for 3+ years.

That comes close to fulfilling my criteria for a good death which is "no pain, no tubes, and no loneliness." She had no pain, no tubes and she died in her bedroom of the home that we love so much.

But her death was even better than just "a good death" because she is at last relieved of the torment of A.D. that terrorized all of us in recent times. Today is a better day than yesterday because this burden is removed.

So death intrudes on our long relationship. We met during college days, summer 1949. I after my second year at Williams and she after her first year at Mt. Holyoke. We later met at

Harvard summer school, romanced and were affiliated for the next 65 years. Such an experience few experience. We had four wonderful kids and nine burgeoning grandkids. Plus amazing friends.

She was queen of several college carnivals. In our Philadelphia years before 1970, she was a docent at Independence Hall for the Junior League and told visitors where Ben sat and Tom stood and George presided before the Park Service took it over.

But it was running that became the bastion of her adult life. I had begun running as a grief reaction to my dad's death several years before. She did not really accept my running and figured that at my age, it was not decent to be running around the neighborhood in my underpants.

But she became infected with the running bug and my little, sweet, retiring wife became committed.

Within a couple years, she ran a marathon and quickly became world class. She ran a 3 hour, 47 minute marathon when she was 61. She won first place for her age group in the Boston Marathon when she was 70 and 75 but was beaten by another 80-year-old in 2010. We both were still running in the infamous 2013 Boston marathon when the bombs went off.

In 1986, at the age of 56 she completed the famous Western States 100 mile Endurance Run in 24 hours and 20 minutes – truly unreal for my tiny Boston-born bride.

Her feats were widely celebrated in the major women's magazines and every local news outlet – Ruth Anne Bortz, famous long distance runner. MY WIFE.

She made her mark and in so doing gave vivid evidence of the human potential, my mantra. Little did I ever believe that my runty, 100-pound, 5 foot 2 wife would become "Exhibit One" in this human story.

Well done, well run, Ruth Anne.

Editor's Note: "Dr. Walter Bortz and wife Ruth Anne have been friends of mine since launching *ActiveOver50* 10 years ago. Every time I saw her, she would ask: "How can we help you?" That was the kind of person she was. I will miss her dearly." — Larry Hayes, publisher *ActiveOver50*.

Printed with permission from Dr. Walter M. Bortz, II.

Dr. Walter M. Bortz, II is one of America's most distinguished scientific experts on healthy aging and longevity. He spent his entire career at Stanford University where he holds the position of Clinical Associate Professor of Medicine. An active marathoner, he has written seven books including "Dare to Be 100" and "Next Medicine." To learn more, visit walterbortz.com or email: DRBortz@aol.com.

ASK LARRY

“Do I Need a Smart Phone?”

Q: “I’m 76 and don’t have a “smart phone” or even a cell phone for that matter. My son and daughter keep bugging me to get one but is it really necessary at my age? I also have four grandkids in their teenage years. —K.G, San Jose, CA



A: Everything is mobile today.

What you can do with a smart phone (should be called a computer) is mind boggling. Monitor your health (over 5,000 health apps available), find your way around town (Google Maps), discover new restaurants (Yelp) learn new things (YouTube) and even find the best doctors and hospitals.

Back to your question: If you want to keep abreast of what’s happening in the world and stay connected with your kids and grandkids, you should consider getting a smart phone. Teenagers today communicate mostly via “texting,” not calling. If money is an issue, maybe your kids will buy one for you! It doesn’t hurt to ask.

Q: *My mother died of liver cancer a long time ago in a small town in Kansas. For many years, she complained of stomach pain but her doctor contributed it to indigestion and “part of growing older.” She was in her late 60s. Not once did she consider seeing another doctor for a second opinion. In those days, doctors were placed on a “pedestal” and seldom questioned. Of course, we didn’t have computers or the Internet. There was “no place to go” to learn about your condition. When something serious comes up, such as—surgery, should I seek a second opinion? SB, Oakland, CA*

A: Absolutely! It’s your body. Your life. Doctors today are not offended if you seek a second or even a third opinion. The more you know, the better treatment. In fact, most doctors want you to learn as much as possible about your condition. Thanks to technology, you can.

Got a question?

Ask me anything—email: ASKLARRY@activeover50.com. Or call 408.921.5806.

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Act of Bravery.

Bringing in a Professional Organizer

By Joan McCreary



Whether it's despair or frustration, people who ask for personal help in their homes are moved by a very strong force to call for help. Something has pushed them to risk bringing a stranger into their personal space and affairs.

Professional Organizers are very aware of this exposure. There is no other service that so personally examines the workings of the home, that looks at documentation of all types, that sees the underbelly of a life and then works to change it. While good organizers have a non-judgmental approach and perspective, a client's fear and self-questioning may remain.

Recently another Professional Organizer and I decided to swap services to organize our desks. We had each reflected that our workspaces needed help despite our area of professional expertise. It was a classic example of "it's hard to apply what you know to yourself!"

Once we set the consultation date, my anxiety set in. The anticipation that an outsider would come see my office gave me the willies! My desk area, though functional, definitely had been neglected and really did not look so good. The

prospect of my friend arriving forced me to look at the way I was using my space.

I finally saw the box of extra supplies that I had collected but couldn't reach because it was behind a table. There were stacks of materials I would never use. There were hard-to-access items I used a lot and easy-to-access items I never used. The pressure of the upcoming session prompted me to take a little action on my delayed decision making. Some things were just too confusing to think about clearly on my own and I waited for professional advice.

Looking back on the organizing session with my colleague, I smile at the simple process that we went through and how effective it was.

"Why is that basket under your desk?" "How do you use this tray?" "Do you like these binders here?" These questions were so easy for her to ask but so hard for me to ask myself! Yet I would ask the same questions to a client. Applying them personally was just not happening for me.

Now I better understand that clients can also feel this sense of displacement from their own abilities. When someone is highly functioning in one aspect of life, she feels almost silly when not able to apply those skills to her home life. Personal decision making can seem cloudy or unsure. Not only that but reaching out for help can be extremely difficult.

Each time a prospective client calls, I listen carefully for an edge of anxiety. And when I hear it, I can reassure these brave callers that they have taken the hardest step already.

To learn more about professional organizing, contact Joan McCreary at 408.896.6262. www.JoanMcCreary.com.



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Humpback whale having fun in Alaska

Alaska!

Land of Bears, Eagles and Leaping Whales

By Don Mankin

The humpback whale shot into the air a few feet off the side of the boat, so close I could see the barnacles on his nose, drops of water roll off his skin and the hint of a smile on his face.

The breaching whale marked the end of our recent 10-day visit to Alaska, a trip that began with three grizzly sightings, plus caribou and moose, in Denali NP. All of the wildlife sightings in Denali were from the relative comfort and absolute safety of a shuttle bus, the only way to get deep into the park.

We could have gotten off the bus at almost any point and hiked but we

didn't have a lot of time to spare and most important, we didn't have bear spray – or "people seasoning," as it is known in some quarters. If you don't get it directly into their eyes and spray it by mistake on your clothes, it makes you even tastier to hungry bears.

After Denali, we headed south to Homer to catch a water taxi across Katchemak Bay to Tutka Bay Lodge (www.withinthewild.com), our hosts for the next segment of our trip.

This all-inclusive, luxury, wilderness retreat is the kind of place that even if it had rained the entire three days we were there, it wouldn't have mattered. The setting had a lot to do with it – mountain ridges across the bay and old growth forest just a few feet away.

But Tutka Bay Lodge offers a lot more – tastefully decorated cottages



with views of the bay, a huge deck large enough to land a helicopter (actually three, for visiting dignitaries with large security details), a spa and sauna, an unpretentious but attractive main lodge, excellent cuisine and a world famous cooking school.

We went kayaking every morning with our own private guide. During our paddles, we saw lots of bald eagles and sea otters, several seals and dolphins and a lone black bear on a rocky beach—all embedded in a dramatic landscape of wide open water, narrow inlets, tree-covered islands and snow-capped ridges.

Our afternoons were spent hiking through the rain forest surrounding the lodge, getting a massage, watching a cooking demonstration, sitting in the spa or just lounging around.



Don Mankin and wife Katherine checking out a glacier upclose

In the evenings, we either took a boat ride to look at otters, socialized with the other guests or went back to our cottage to read before falling asleep—earlier than I would have back home. We could have also gone bear watching or deep-sea fishing at extra cost but I felt like we had enough to do and took advantage of whatever downtime we had to just relax.

We would have been happy to spend more than three days there but we had glaciers and whales to see. It's a three-hour drive from Homer to Seward, the historic jumping off point for prospectors and explorers in the early 1900s and the beginning of the Iditarod Trail. The main reason for our visit was to take a boat tour of Kenai Fjords National Park and kayak in front of Aialik Glacier.

Our first morning in Seward started out sunny and bright but it soon turned grey and moody, perfect weather for paddling. Our guide from Kayak Adventures Worldwide (www.kayakak.com) led us to the face of the glacier where we sat in our kayaks, well-bundled against the cold, gazing at the wall of ice almost 600 feet high about a half mile away.

We drifted among icebergs as huge chunks of ice thundered off the glacier every few minutes and into the water. Except for the sounds of falling ice, drops of water trickling off our paddles and tiny wavelets lapping at the sides of our kayak, we heard little else.

Staring at the glacier for almost an hour, we then paddled back to the pick-up point for our water taxi back to Seward. About an hour into our ride, the whale show started.

At first, he was some distance off. I missed the first breach but caught the second plus the 30 or so that followed over the next 45 minutes. For the final 15 minutes of the show, he came closer and closer to our boat, finally climaxing in his heart-pounding, barnacle-encrusted leap just a few feet away. I've seen whales up close before but never one as active, athletic and photogenic.

The next day we sat in a movie theater in Anchorage killing time before our 1:30 a.m. flight to Seattle, watching the dinosaurs of Jurassic World rampage across the screen. The dinos looked realistic and were fun to watch but I much prefer the real thing – bears, eagles, sea otters but most of all, a smiling whale shooting into the air, pausing just long enough for a once-in-lifetime photo before crashing into the water on his back.

(For more photos and information check out Don's website and blog www.adventuretransformations.com)

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Never Older. Only Better.

By Evelyn Preston



I've partied most of last summer celebrating a new decade birthday and I'm gifting myself peace of mind

by making some important changes: less "stuff," more exercise, organized files, updated finances.

I even "earned" money and time by installing a drought tolerant landscape. Younger seniors can also downsize the tangibles, upgrade the important and even enhance their working years by exploring untraditional avenues to change for personal and financial satisfaction at any age.

Question: *While many 55-65 year old seniors still work, I know nothing's guaranteed especially for this age group. What are some cost effective options to improve employment opportunities besides expensive, long-term graduate degrees?*

Answer: Older workers and entrepreneurs who want to strengthen their job skills or start their own businesses can benefit from lower cost, less time-consuming study for a specialized certificate in various fields. Due to the rapid changes in society, there's less stigma attached to not having a full blown advanced degree. Computer studies, pharmacy/medical field courses, business administration and education related programs, each with a specific emphasis, prove students have mastered knowledge and proficiency in a distinct area. Community colleges and smaller

schools like East Bay Touro University offer non-degree credentials approved by respected standard-setting organizations that often lead to a new or unique job path.

Question: *I'm no longer employed and am going crazy with the calls, letters and friends' pleas to give, give, give. On a smaller budget, I want to maximize the reach of my charity dollars. Besides closely scrutinizing myriad organizations or severely limiting amounts, is there another way to go?*

Answer: Many retirees donate time as well as money—double the satisfaction. Consider a Charitable Annuity as part of financial planning where one larger sum earns you a steady income stream during your lifetime and the initial amount invested reverts to the charity or institution upon death. It can be a tax-wise move as well. Check out universities along with well-known charities for possible higher returns, all based on age.

Like investment clubs, Kiplinger's Retirement Report suggests leveraging smaller donations via a giving circle, pooling money with friends or family to enhance the impact on charities. Local groups especially welcome funds for start-ups or struggling non-profits. 100 Women (now over 400 participants), allow small Bay Area organizations to "pitch" their causes for substantial funding with every dollar raised carefully meted out. Attend their yearly dinner in March (www.100women.org) to be amazed by the scope and effectiveness of working—and giving—as a group.

Question: *Yearly doctor checkups and flu shots, yes! What else should seniors (young or old) check regularly?*

Answer: Review your Trust (Will), and make sure it's completely funded! Check/change the beneficiaries of your IRAs, insurance, estate especially if family or lifestyle changes have occurred. Are your Health Directive and HIPPA (information release authorization) forms current? Update all health/prescription drug plans! When does your DMV license expire?

Be aware of credit card fees/rates, quarterly/yearly investment results and figure your total net worth at least once a year. Are old 401Ks still languishing with high fees at a former employer? Have you maximized retirement contributions to receive matching company dollars? Do you need to remind your children/heirs where to find House Deed, Insurance Policies, etc?

Past columns have suggested an updated medical form complete with doctors' info, medications, allergies and any unique specifics like hip/knee replacements, pacemakers, etc. in plain view (on the fridge?) for family or emergency personnel.

And how many of us have arranged for our inevitable end? All it took was one phone call for my husband to slip seamlessly from final hospice care to the stressless efficiency of a pre-arranged burial organization. Advance arrangements can lower costs and offer the ultimate peace of mind to you as well as your heirs.

Evie Preston has worked as a financial advisor for over 25 years. Her latest book, "Memoirs of the Money Lady" is available at www.eviepreston.com. She can be reached at 650.494.7443.

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New ActiveOver50

PHOTO CONTEST

ActiveOver50 is pleased to announce its 2nd annual "Get Active" photo contest to encourage boomers and seniors to stay active as long as possible.

Eligibility

The contest is open to amateurs only, regardless of age, sex or nationality. However, the subject in the photo must be at least 50. No entry fee is necessary to participate or win. The contest is void where prohibited by law, regulation, statute or other appropriate legal authority.

Deadline

November 30, 2015

Categories

Five categories, based on the age of the person photographed. Two entries maximum: Age groups: 50-59, 60-69, 70-79, 80-89, 90+.



How to Enter

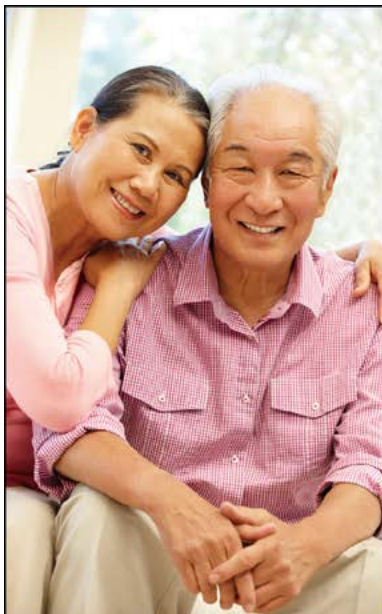
Take an original photo that reflects the theme of the contest: "Get Active." Entries must be submitted via the Internet to ActiveOver50.com/photocontest.

Complete the entry form and submit together with your photo(s). Submissions must be received by November 30, 2015.



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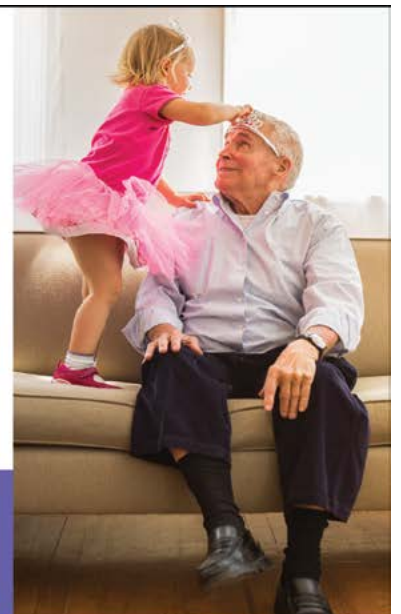
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"I Was A Food Addict"

By Max Greenberg, Palo Alto Senior Living

The day my doctor "congratulated" me upon entering the obese category for my height was the day I decided not to wait for my first heart attack to change how I was living my life—particularly my relationship with food.

That was over four years and 40 lbs ago when I was 58. I'm 62 now and went from 216 lbs to 176. In addition to being obese, all my levels were up, i.e. blood sugar, cholesterol, etc. It wasn't a matter of not knowing what to eat and what to avoid. That kind of information is easily available these days.

My challenge was understanding why over-eating and over-eating the wrong types of foods, was, in essence, more important to me than being in good health, looking and feeling fit, having my wife being attracted to me again (and all the benefits of that kind of attraction). Plus being more successful in my business due to increased energy, power of concentration, perseverance and maintaining a positive mental attitude (PMA.)

It was suggested to me that I might be a "food addict." Not a whole lot different than other addictions.

And that there was a program of support and self-awareness that could help. I was feeling desperate so I was willing to try.

Four years later, it's still working and I am eternally grateful. One other thing that helped was I started to visualize myself at a healthy weight before I got there as if it already happened.

And I realized the weight loss and cravings for my "trigger" foods would not happen overnight but would happen one day at a time, proving the Compound Effect (great book by Darren Hardy) works. Also, whereas I had previously tried to exercise myself to get into shape, I realized without changing my relationship with food, all the exercise in the world was pointless. Now when I exercise (I do it daily and why not? It's so good for you in countless ways), the benefits are tenfold.



Max Greenberg is founder & senior living consultant at Palo Alto Senior Living. www.paloaltoseniorliving.com. max@PaloAltoSeniorLiving.com. 650.833.9200



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Tom MacDonald
Founder

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